

FILED - USDC -NH
2021 SEP 3 AM 11:41

UNITED STATES DISTRICT COURT

Concord, NH

District of Merrimack NH

Docket #

Favorite Things

a DBA

Natasha Athens

v.

Bank of America et al

Megan Scholz

Defendants

Demand for Jury Trial

Jurisdiction is based on the diversity of Citizenship

This complaint is based on Bank Fraud and a scam to rob small businesses by changing loan terms on the borrowers from the Federal CARES Act Forgiveness Program. Bank of America is changing the loan terms on THOUSANDS of their customers, and harssing them, bullying them, and resorting to even canceling loan forgiveness, which is in direct violation of federal law. Defendant Megan Scholz, senor VP bully, is lying to her customers and printing fraud in her emails, while tampering with loan forgiveness. Megan has changed the terms 4 times on the Plaintiff, and countless others. This fraud is so criminal, and meant solely to enrich BOA at the cost of their small business network of customers throughout 50 states.

It is inconceivable that serveral of the staff are single handedly wiping out small businesses and forcing them into bankruptcy, because they have no ability to repay the loans.

The Plaintiff's loan worked out to \$43 a day, over the course of the

pandemic, and for that Bank of America stopped her forgiveness loan, since the Plaintiff fought for full forgiveness and called out the bank, and Defendant Megan Scholz, who is a pathological liar, and presents herself as a giver of donations.

VP Megan Scholz is a bully, and wants sole control over her abuse to her customers. Even though the SBA offers direct forgiveness, Defendant Megan refused to enter in.

Brian Moyhihan is also complicit, and not responding to fixing the loans that were to be forgiven. They are overbilling, and scamming the fund for massive wealth.

COMPLAINT FOR LOAN FRAUD, PPP PROTECTION SCAM, 18 U.S. Code § 1344 - Bank fraud, Infliction of Emotional Distress during a Crisis, Harassment, Bullying, Invasion of Privacy, Violations of the CARES act, the SBA guidelines, and Federal law for the Approved loan funds Unjust Enrichment Case # 122 N.H. 120 (1982) PETER PETRIE-CLEMONS & a. v. WALDO BUTTERFIELD. No. 80-480.

1. Favorite Things, a sole proprietor retail business located in Keene NH located at 540 Main St, Keene NH 03431. It is a DBA, with Natasha Athens as proprietor. She is nearly broke and in serious debt from the 1.5 year long pandemic, and the money she borrowed was set up for her, and businesses like hers. While she had a strong and profitable beginning, she was only in operation a short time, and then closed by the Governor.

2. Bank of America at 150 N. College St., Charlotte, NC 28255 is violating the rules of loans, and the intent of the CARES act set up by the SBA. CARE Loans under the CARES Act and the PPP Flexibility Act, in 2020. Federal AID was set aside to loan 2.5 weeks of payroll to aid businesses hit hard during a nationwide crisis. The Defendant Megan on behalf of BOA is canceling those loans out, while in process of forgiveness. This is criminal, and highly illegal, and yes, a conspiracy against the very people the funds were meant for.

3. Bank of America is pulling off the biggest heist from their own small business banking customers that the world has ever seen, and they are getting away with it thus far. While 1/3 of the USA depends on small businesses, during COVID-19, many of them were wiped out. Funds set aside through the CARES act, and SBA, was distributed through multiple banks and attached to your business banking accounts. Different banks used similar procedures to put the loans through. These loans were approved in the budget by Congress and the Senate and approved. In order to obtain the loans, it was based on 2.5 weeks of payroll. This was during over 500 days of injury to businesses, and extended lockdowns.

Forbes has already called out BOA since what they did was issue the loans, and then renag on the terms, which is not legal. BOA, the Defendant has engaged in a massive overbilling scam, into the tune of millions of dollars, and then toppled that wealth, with targeting their small business customer base.

<https://www.forbes.com/sites/kotlikoff/2020/07/13/another-horrific-bank-of-america-horror-story-that-hundreds-if-not-thousands-are-apparently-experiencing/?sh=57fbe5704ee2>

<https://kotlikoff.net/contact/>

When a mazagine based on high wealth is catching them in the act, one would think they would have stopped what they were doing. However, this did not happen, as BOA in the times of social media, and CEO Brian Moynhian being "CEO of the Year" appear to think that this crimes and heist will not effect them.

In cases of unlawful enrichment, "during a worldwide crisis" the court should rule that they must pay back every overbilled penny, and every loan they conned their victims into accepting via "take it" or we will forgive 0 scam.

STATEMENT OF THE FACTS

4. The Defendant, Bank of America planned this theft and bank fraud at the onset, and were demeaning their small business base. Under terms of any loan, there is a set time when the loan comes due, and payments need to be made. In the case of PPP loans, as long as the funds were used for the intended purposes, they were 100% forgiven. There were no loopholes in these loans, the SBA approved loans to small businesses, and they were to be forgiven in full. Defendant Megan changed her own argument 4 times, from first was the Plaintiff was at fault and only 2/3 of her loan could be forgiven. 2) Then it was anger directed at her for emailing her the law and she changed it to "bank error" 3) She changed it to 0 forgiveness. 4) She changed it to \$1 forgiveness and then to appeal that. These are all IN WRITING, despite the Plaintiff's HIGH earnings when she started and her taxes. See exhibits further down of loan approval. The process to get approved was torturous and so grueling but it was BASED ON EARNINGS and PAYROLL. There was no other way to get the loan approved. **Megan's argument is that of a 1st grader, and 0 math skills so how does that person obtain a job at bank? Good question. Any person that has a law degree and has to hire a lawyer for their actions = a liability and not either a good employee, or a good lawyer.**

5. The Defendant BOA, harassed, stalled, and lied to customers, and made money on every 1-800 call that their customers needed to make due to their own bad policies. This was part of the scam. They used every tactic known to man, to stall out and delay even approval of the loans. In the case of the Plaintiff, while she used her initial tax data in a very new business, she sought \$12,500 for her 2.5 weeks of payroll based on her known earnings that she had calculated. Upon many efforts to submit those documents and being denied and BOA sought more records, they ended up offering her \$500. for her "loan". Not based on anything. The bank had to even apologize for that insane offer.

6. The Plaintiff rejected that loan, went to for accounting advice and found out she earned more, and resubmitted the documents and had to reach the then VP, Naushaba Zahid who received her application on escalation and with her refiled documents, approved her loan, and wrote this to her on May 12, 2020.

5/12/2020 4:25 PM

Good afternoon Ms. Athens,

It was a pleasure to speak with you today and to discuss your escalation for the PPP calculations.

I just wanted to let you know I have advanced your escalation to our SBA team to work on getting you a new loan amount of \$18625 based on your 2020 941 for 1st qtr and the 2019 Schedule C based on one month of business.

Thank you for being a valued Bank of America client
Naushaba Zahid,
Vice President | Preferred and Small Business Banking
Bank of America | Baltimore Area

7. The loan was then distributed from the SBA, and put into the Plaintiff's business checking account. The funds were used exactly as distributed, and while the Plaintiff awaited instructions for forgiveness, they never came. There were emails and phone calls throughout 2020, and other banks were already forgiving loans, but not the Defendant, who put out the second PPP loan application process, prior to the 1st forgiveness application.

8. In February 2021, they offered 2nd PPP Loans, which the Plaintiff qualified for. The Plaintiff was quite leery at this time, but she went through the process of doing the 2nd PPP loan application, but she saw how much they changed the process, further distressed out their own small business base, and then made money from billing for the applications, but most people, including the Plaintiff did not accept it. The Plaintiff was only offered \$1,000 for the 2nd PPP loan, that is double the original amount despite her payroll being much higher, but she declined to fill out a revised application and passed on the 2nd PPP based on what BOA, the Defendant was doing to their customers.

Everyone needed the funds, that is why they were offered. The Plaintiff and others sustained massive rent and overhead bills due, despite being closed. The Plaintiff paid over 50K in overhead to sustain a closed business and not lose it. But the Defendant was not being good to their customers, and instead just forcing everyone to have their paperwork not approved, and resubmitted, only to realize they were still insulting and targeting their own customers.

Had the Plaintiff finished the 2nd application, BOA, the Defendant had planned to use the amended 2nd application against her, even though everyone had options to choose different quarters for their payroll in order to get the 2nd PPP loan.

The "secret" in this process was told to the Plaintiff on August 25, 2021 with Stephany who revealed the despite the Defendant BOA denying forgiveness on many of the 1st PPP loans, the "second loans" were not having that problem. However 2nd loans were actually **approved FOR THE EXACT AMOUNTS OF THE FIRST PPP LOANS, BUT NOT HIGHER.**

SO if those loans were distributed 2 times under CARES act, with the same amounts of payroll, then the loans were to be forgiven across the board as issued. Was it magic that the 2nd PPP loans matching the original payroll on THOSE APPLICATIONS were "accurate" but on every loan in dispute, for just about 1/2 of the loan amount being offered for forgiveness only those loans had "errors? NO, all loans were to be forgiven.

IF BOA had any evidence that the applicants and recipients did not legally obtain the loans, or use them properly for business expenses, it became a crime and their job would be to file criminal charges against the borrowers. And only in those cases, where it is proved to be an act of fraud that they obtained and misused the funds, could the loans not be forgiven.

So what the Defendant did across the board was target many of their small business owners, and for others, put through the 2nd loans for the same

amounts as they were loaned. The ones they targeted, according to the SBA were only being offered forgiveness for about 60% of the loaned amounts.

9. It was never necessary to take so many hours, emails and phone calls to approve these loans, this was BOA, counting their wealth by overbilling. Other banks had loans approved, submitted, and forgiven, while BOA purposely timed out the option to get the loans forgiven.

10. BOA did not even submit forgiveness applications until May 2021, and then they were not for the loaned amount, but only a portion. **The Plaintiff never was given written notice of her loan being fraudulent. She was not criminally charged for her loan being mis-spent.** The Defendant was bombarded with their broke and struggling businesses and for everyone that tried to obtain forgiveness for the loaned amounts, they were harassed, bullied and lied about.

11. BOA lied to their own staff, and told them to tell customers that they were audited, and people were given too much money, therefore, they cannot forgive the whole amount. This is FALSE. In fact, the surge of thousands of phone calls to the SBA prompted them to investigate what was happening, and in August 2021, they sent out an email to every single loan recipient, and offered them direct forgiveness through their portal.

This portal was offered in August 2021, and according to the SBA, they are processing forgiveness in full "very quickly" as it was meant to be.

<https://directforgiveness.sba.gov/requests/borrower/login/?next=/>

12. BOA, the Defendant has refused to surrender their theft of funds, and release their own customers and join in the forgiveness portal offered by the SBA. This "hold" they want is to maintain the fraud and prevent loans from 100% forgiveness. This is in direct violation of banking laws, federal laws, the CARES act, and the SBA.

STATEMENT OF THE CASE

13. The cruelty and criminality of the actions of Bank of America, the Defendant, toppled with the vicious personal slander, defamation, and falsely reporting a crime of Megan Scholz, is unconscionable.

14. Brian Moynihan, the BOA CEO is also involved in this crime, scam, bank fraud, and overbilling of PPP Cares act funds. Unlawful enrichment should be paid back to all parties, including the Plaintiff. 122 N.H. 120 (1982)

PETER PETRIE-CLEMONS & a. v. WALDO BUTTERFIELD. No. 80-480.

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From the fraud of the Defendant, the Plaintiff was not safely able to obtain a 2nd PPP loan, despite those funds being approved for her and many others, but they put enough obstacles in the way, while paying themselves and prohibiting her right to that money, the subject of the funds in a federal bill, the CARES act.

The Defendant sent emails and banking messages urging people to take the 2nd PPP loan, and the Plaintiff knew at this point in 2021, that she could not rely on the bank. Many people were confused as to why the bank was

tripping up the 2nd right to obtain loans, and the answer to that is theft of the funds via the bank.

15. The Plaintiff contacted the PPP Outreach and escalation team, and they were indeed shook up enough from her emails to change her loan amount to the full loaned amount, despite Megan stating they would not, and manipulating the SBA PPP loan statues.

This is Megan's 3rd version of her manipulations and cancelation of her loan **AFTER IT WAS IN PROCESS TO BE FORGIVEN.**

"As noted above, the SBA does not require lenders to check borrowers calculations, rather lenders are specifically empowered to rely on the calculation of maximum loan amount by the borrower. Your assertion that the Bank had a duty to correct Favorite Things' calculation or inform Favorite Things of their improper calculation of their loan amount is contrary to the facts and law.

We understand you may be disappointed with the Bank's position, but the Bank considers this matter resolved and will respond to no further communications from you related to Favorite Things' maximum forgivable loan amount. Thank you for your business."

Megan has been using those lines on many customers in order to force them to accept less than they loaned amounts. She is bascially twisting the crime of bank fraud onto businesses, while stating falsely that they are committing fraud when their own taxes were what was submitted.

In this email, BOA staffer Megan is in fact WRONG. Loans are given in 100% certain terms, they cannot be changed once the borrower has received the funds and then owes them back. This action is a mob-like mentality and a threat to banks globally. It's LENDER FRAUD, not lendee fraud.

16. The Plaintiff's full forgiveness amount was manually entered on July 30, 2021 and on its way to the SBA. They had repeatedly WRITTEN emails to the Plaintiff that they would submit a new application and then never

did, but while her application for the \$12,500 in forgiveness was in route to the SBA, then changed to the \$18,625 - email confirmation of this

Favorite Things on July 30, 2021

PPP loan funded on: May 14, 2020

PPP loan ending in: 7304

Bank of America has submitted a decision to the Small Business Administration (SBA) that **the full forgiveness amount you requested on your Paycheck Protection Program (PPP) loan should be forgiven. The SBA will make the final decision on your forgiveness application.**

17. On August 9, 2021, Megan pulled and withdrew the application and wrote an angry email to the Plaintiff, stating she had put forgiveness down to 0. This time, Megan blamed it on a "bank error" vs calling the Plaintiff a fraud.

This is Version 3 of Megan's emails.

The Bank has reviewed the documents submitted by Favorite Things and determined there was an **error in the Bank's prior calculation of maximum forgivable loan amount. Upon closer review of the documents provided, the wage information provided is conflicting and the correct maximum forgivable loan amount is \$0.** Favorite Things will need to repay the entire balance of the PPP loan received pursuant to the terms of the Promissory Note executed by you on behalf of Favorite Things.

If a bank gives out the "wrong change" to a customer, that loss is on the bank. If the "bank" miscalculated a loan amount based on taxes and payroll, that is NOT on the borrower. Megan has some sort of issue with her inability to know banking rules, lending rules, and basic math. She also wrote conflicting emails, first blaming the Plaintiff, then blaming the "bank".

This is unconscionable and Defendant Megan Scholz does not have the "overriding power" to nullify loan terms based on her triggered emotions. This is beyond fraud, and one does have to question the sanity of anyone that would pull off a "heist" with forgiven federal funds.

The fact that any staff member would even consider this, be so drunk with power and addicted to mistreating their own customers, is something that has to be investigated.

18. On August 23, 2021, in more massive overbilling and derangement emails from Megan Scholz, she then stated she would continue to "time out" the forgiveness options and in 2 weeks, put through a forgiveness application for \$1.00.

This is version 4

Per your request, a new PPP forgiveness application invitation will be provided to you. As communicated previously, your PPP loan does not appear eligible for forgiveness. The PPP forgiveness application invitation you receive will reflect a maximum forgivable loan amount of \$1. Once this application is processed, you will have an automatic right to an appeal as outlined below.

19. There has to be discovery on how much BOA, the Defendant has billed Cares Act, and PPP for their hours, and specifically Megan Scholz. When the Plaintiff spoke with the SBA, they stated there were other complaints about Megan, the Defendant.

On August 25, 2021, client outreach filed an ethics complaint on Megan Scholz, which is what the SBA stated had to happen first. Complaint # 045163S and Case #210825SC007228 was about the 7th complaint filed on this case, but the first complaint on ethics.

Prior to this, there were several escalations, are 5000W00001J82QAE , June 11 # 210611SC004254 and July 26 2021 # 5006T00001BXEZQAO

It is August 30, 2021 and no one has called back on the escalation and call for bank fraud. Why? They know exactly what they are doing and they cannot even respond.

As everyone can see from the 5000 series, to the 5006 series in July, this is a nationwide scam, and all of the victims of this plot to pull a multi-million dollar bank fraud scam has people fighting it.

The Defendant has been billing PPP Cares Act, for THOUSANDS of hours of time and calls. And the escalation team is huge, however, they are being lied to by BOA staff, and the point we are now, they cannot handle the loans being approved.

All of the context was done on line, but in the process to scare BOA customers, in June, they MAILED Out a letter, telling people to accept the fraudulent forgiveness terms or their loans would come due in October 2021. This was again, the intention of BOA, the Defendant to steal from their own customers and obtain millions in unforgiven loans and interest.

20. Defendant Megan Scholz told the Plaintiff that she would have to "appeal" the decision of her unforgiven loan, since Megan went in and canceled the application. She was also intimidated by the Plaintiff's abilities, and knowledge and she expected that the Plaintiff, like so many, would not question her. We have to question the Defendant Megan, since her actions are not things that sane, competent people do to their customers.

STATEMENT OF THE FACTS

21. The Defendant Bank of America has sought unlawful enrichment during a crises, while lying to their first level and second level staff. They are telling them lies so they are not even aware of the scam being pulled off. At the phone answering first tier level, they do not have access to entire accounts or notes, and are simply responding to calls.

22. NO one needed to make hundreds of calls to BOA, the Defendant regarding loan approval, loan forgiveness, and 2nd application. The Defendant made it impossible for businesses to obtain their rights to both loans and forgiveness.

23. What has to be discovered is how many banks were issuing the loans by the SBA, and how many joined the portal for direct forgiveness?

According to phone calls to the SBA, they were having problems with Bank of America the most, and in the case of the Plaintiff, it was unheard of to "cancel a forgiveness application in process" and that has to be dealt with, and the person that canceled it, questioned for motives. It cannot legally be done.

24. Defendant Megan is dillusional and cancel a forgiveness application, and that leads to her criminality, and other factors about her. Who would ever give that much power to a bank staff member?

25. The BOA staff is determined to steal from their customers to this massive degree, and then also receive 1% commission on the interest of the unforgiven funds. (exhibit 3) BOA payment on loans <https://michael-benjamin.medium.com/the-bank-of-america-ppp-scam-f976bfa46ac5>

26. On July 21, 2021, Michael from BOA of Ohio had a more than 25 minute call with me. He continued to put me on hold multiple times, while he "researched" the Plaintiff's escalation. He stated that he was forced to read a statement, and in that statement, he cited the "middle layer" to the process to obtain a loan, the initial figure of the \$5,000 a week and he recited that based on those figures, which were later amended not once, but twice, to higher and total amounts, that the loan was based on, they were still ignoring the final part of the application process that led to the approval and the loan being signed.

Michael was a 66 year old man, and very kind, a good employee, and he formulated a new escalation, based on our conversation, and the letter with my loan amount from the Vice President of on line banking. She was also very competent, and trying to help, and was not in that department for the 2nd wave of loans. But her job was to help in the crisis and she did that, and there was no fraud on anyone's part. The fraud happened by BOA, to purposely use anything during the process that they had in the submitted documents to use and "blackmail" the business owners, the PPP applicants into not forgiving what they were loaned. This involved people nationwide,

and for the escalation numbers to have jumped from 5000, to 5006, we are talking about millions, if not billions of dollars being scammed.

27. On July 26, 2021, (Exhibit) after no one contacting the Plaintiff since the June 11, escalation, she received a letter from the Defendant Bank of America, telling her to "accept the forgiveness amount" as the first loan repayment is due on October 14, 2021. This is how they are going to scam the majority of people into their bank fraud plot, and force them to accept the 2/3 amount or less, whatever they sent in their forgiveness application.

28. On August 25, 2021, that phone call revealed that people are waiting months for escalation teams to call them back and they are not doing it. They are timing out the forgiveness option, while customers are scared, unable to pay back loans and some are being forced into bankruptcy. This is again, unconscionable. The Defenants both BOA and Megan have to be sociopaths to be targeting the businesses that have survived at all during this pandemic.

ARGUEMENT

29. The Federal Goverment declared a USA state of Emergency, and the 50 states had different results from that declaration. Small businesses were effected, and many were wiped out. In each of the emergency plans put into place, PPP loan forgiveness, Coronavirus Aid, Economic Security CARES act, the PPP Flexibility Act, the Economic Aid Act, and the SBA, these combined agencies were given billions to distribute. The Plaintiff's portion of this was a one time small amount 2.5 weeks of payroll in a 425 day or more crisis. That \$43 a day (if we divide that loaned amount by the entire crisis) would not pay a light bill. For either home or the business of the Plaintiff.

What BOA, the Defendant is doing, on a 50 state scale is taking that \$43 a day, and putting 1/3 of it back into their pockets x all of the businsses that took a loan. On top of that, they are making 1% interest on that money per person. On top of that, they are being paid by the hour.

People and businesses cannot come out of this loss - ever. The bravest of businesses have put everything on the line, taken more federal or state loans, and WANT to be giving the services they provide in business to the country. The sad thing about monopolies, is that personal service is gone. All of the mom and pop businesses, the backbone of this country are fighters and most of the love what they do.

The hardships of 2020, 2021, will be felt for a century, but they are amplified by the sick greed, actions and crimes of the Defendants.

Megan has assaulted the character, standing and integrity of the Plaintiff's entire life's work which was to support herself through to retirement. This was at the cost of many things in her life, she could not obtain many things as a sole proprietor that others had with steady paychecks and secure jobs, but that was still her choice.

The way that the Defendant has violated the trust, the rules of bank loans and every federal fund that was set up for aiding in this crisis, is something that everyone involved should do life in prison. The courts cannot cover for this or enable this.

In the past there was the HSBC bank scam, which was fought out in court for years, and they lose, paying a huge fine. That fine did not help the recovery of the victims. Here, BOA the Defendant is ROBBING the entire country, and spreading out their victims through 50 states - while stealing the very money intended to save them.

In a world gone mad, the predators have lost touch with reality. Anyone that could steal from the neighborhood while everyone is suffering cannot be mentally stable. This type of greed is a sickness.

JP Morgan, who stole, just had to pay back millions. While of different content than PPP loan fraud, there was the same criminal robbery, lies and deceit to innocent people.

<https://www.justice.gov/opa/pr/jpmorgan-chase-co-agrees-pay-920->

million-connection-schemes-defraud-precious-metals-and-us

CONCLUSION

Defendant Megan Scholz is bringing down Bank of America, in her own cloak of fraud on to small businesses. She cannot cancel loans that were used as intended, and the Plaintiff broke down her loan into exactly the allowances that were allowed, and she paid her \$3K a month rent with that money to keep a business going that was closed for more than 110 days by the Governor. She lost the entire business, and donated more than 12 truckloads of her investment to the Keene Salvation Army. It was devastating and she was unable to save it because of the "pandemic".

The loan allowed her to pay for business costs, and she gets to have them forgiven. The fact that Megan Scolz is "wearing the pants" at Bank of America to terminate the loan forgiveness process "because she is mad" at the customers she cannot blackmail into accepting partial forgiveness is a move that needs to land her in jail. And anyone that enables her.

The Plaintiff is entitled to damages, including the loan she was not able to secure due to BOA's consistent fraud to deter borrowers from receiving federal funds.

If the Plaintiff HAD sought her 2nd loan, using different dates to calculate her payroll, as she had to in the first loan, the Defendant would have "accused her" again of fraud to receive her own proper lawful amount.

She was unable to trust her bank, a necessary and required element of banking.

Megan, the Defendant cannot insult, and verbally assault businesses, and demean their brands and integrity in order to secure her own "steal" and "theft" of PPP funds and forgiveness.

She owes the Plaintiff \$1 Million dollars for the destruction of the business "Favorite Things.

She owes the Plaintiff \$1 Million dollars for harassment, discrimination, verbal abuse, demeaning her loan amount to "0".

Defendant Bank of America owes the Plaintiff \$1 Million dollars for harassment, and failing to respond to her needs as a bank customer.

Defendant Bank of America owes the Plaintiff \$1 Million dollars for 1.5 years of abuse, time, emails messages, and failure to respond to her more than 40 phone calls, needs, and resolution of all of her bank issues over federal funds that were to be disbursed 2 times.

Defendant Megan Scholz owes the Plaintiff \$500K for terminating an forgiveness application in process that was put through on July 30, 2021. This act alone is so vicious and illegal that she should be fired and arrested for this act of fraud.

Defendant Bank of America owes the Plaintiff \$1 Million dollars to the loss of her business, the right that she had to access federal funds from the CARES act, and for not handling the problem employee they have, one that approved the entire loan at the onset, and their "vice President" that has abused all banking policies, codes of ethics, rules, and stopped a forgiveness application that was manually changed to the total loaned, and on its way to forgiveness.

/s/

Signed,

Natasha Athens

Proprietor Favorite Things

A handwritten signature in black ink, appearing to be 'Natasha Athens', with a stylized, flowing script.

File August 30, 2021